REMARKS

This is in full and timely response to the Final Office Action mailed on June 8, 2004. Reexamination in light of the following remarks is respectfully requested.

Claims 18-40 are currently pending in this application, with claims 18 and 31 being independent. No new matter has been added.

Rejection of the claims

While not conceding the propriety of this rejection and in order to advance the prosecution of the above-identified application, claims 5-17 have been canceled without prejudice or disclaimer of their underlying subject matter, rendering these rejection as moot.

Newly added claims

Claim 18 and the claims dependent thereon include the features of:

a plurality of electronic money terminals, an electronic money terminal of said plurality of electronic money terminals receiving electronic money log data from an electronic device, said electronic money log data including electronic money,

for the purchase of a commodity or the reception of a service, said electronic money terminal receiving a transaction amount and a payment method indication, said transaction amount being said purchase price of said commodity or the monetary value of said service, said payment method indication indicating payment of said transaction amount using said electronic money or installment payments,

wherein said electronic money terminal updates said electronic money log data with said transaction amount when said payment method indication indicates said payment by said installment payments,

wherein said updated electronic money log data is stored within said electronic money terminal, and

wherein said electronic device stores said updated electronic money log data.

Claim 31 and the claims dependent thereon include the steps of:

receiving electronic money log data from an electronic device, said electronic money log data including electronic money, an electronic money terminal of a plurality of electronic money terminals receiving said electronic money log data;

receiving a transaction amount for the purchase of a commodity or the monetary value of a service;

receiving a payment method indication for said purchase of said commodity or the payment of said service, said payment method indication indicating payment of said transaction amount using said electronic money or installment payments;

updating said electronic money log data with said transaction amount when said payment method indication indicates said payment by said installment payments;

storing said updated electronic money log data within said electronic money terminal; and

storing said updated electronic money log data within said electronic device,

wherein said electronic money terminal updating said electronic money log data.

U.S. Patent No. 5,991,747 to Tomoyuki et al. (Tomoyuki) an electronic purse loan system wherein a repayment term storage may be provided in the personal information storage 34 in the center 3 (column 8, lines 42-46).

Nevertheless, Tomoyuki fails to disclose, teach or suggest an electronic money terminal that updates electronic money log data with a transaction amount when the payment method indication indicates a payment by installment payments, wherein the updated electronic money log data is stored within the electronic money terminal and within the electronic device.

Instead, Tomoyuki arguably teaches an electronic purse loan system wherein repayment may be set for payment in monthly installments and charges can be loaned many times within the term for repayment (column 8, lines 39-42), and arguably teaches that the amount of the loan is stored in the personal information storage 34 (figure 2, column 8, lines 5-11). Yet, Tomoyuki fails to disclose, teach or suggest the amount of the loan being stored within the IC card 1. In addition, Tomoyuki fails to disclose, teach or suggest the amount of the loan being stored within the electronic purse terminal 2. Allowance of the claims is respectfully requested.

Conclusion

For the foregoing reasons, all the claims now pending in the present application are allowable, and the present application is in condition for allowance. Accordingly, favorable reexamination and reconsideration of the application in light of the amendments and remarks is courteously solicited.

If the Examiner has any comments or suggestions that could place this application in even better form, the Examiner is requested to telephone Brian K. Dutton, Reg. No. 47,255, at 202-955-8753 or the undersigned attorney at the below-listed number.

If any fee is required or any overpayment made, the Commissioner is hereby authorized to charge the fee or credit the overpayment to Deposit Account # 18-0013.

Dated:

Respectfully submitted,

By_____

Ronald P. Kananen
Registration No.: 24,104
RADER, FISHMAN & GRAUER PLLC
1233 20th Street, N.W.
Suite 501
Washington, DC 20036
(202) 955-3750
Attorney for Applicant